

5 said creation computer is programmed to transmit
6 said product to said merchant computer with said digital
7 advertisements.

1 4. A network-based sales system in accordance with
2 claim 2, wherein:

3 at least one of said product fulfillment items
4 comprises a hard good identifier; and

5 said creation computer is programmed to transmit
6 said hard good identifier to said merchant computer with
7 said digital advertisements.

1 5. A method of operating a merchant computer in a
2 network-based sales system comprising a merchant database
3 that comprises a plurality of digital advertisements and a
4 plurality of respective product fulfillment items, at least
5 one creation computer for creating said merchant database,
6 and at least one merchant computer for causing said digital
7 advertisements to be transmitted to a user and for causing
8 advertised products to be transmitted to said user, said
9 creation computer and said merchant computer being
10 interconnected by a computer network, said method comprising
11 the steps of:

12 receiving, at said merchant computer, said digital
13 advertisements and said product fulfillment items, said
14 digital advertisements and said product fulfillment items
15 having been transmitted to said merchant computer by said
16 creation computer, said merchant database comprising said
17 digital advertisements and said product fulfillment items
18 having been created by said creation computer;

19 receiving a request for a digital advertisement from
20 a user;

21 causing said digital advertisement to be sent to
22 said user;
23 receiving from said user an access message
24 identifying an advertised product; and
25 causing said product to be sent to said user in
26 accordance with a product fulfillment item corresponding to
27 said product.

1 6. A hypertext statement system, comprising:
2 a client computer for operation by a client user;
3 and
4 one or more server computers for operation by a
5 server user;
6 said client computer and said server computers being
7 interconnected by a computer network;
8 at least one of said server computers being
9 programmed to record purchase transaction records in a
10 database, each of said purchase transaction records
11 comprising a product description, and to transmit a
12 statement document comprising said purchase transaction
13 records to said client computer;
14 said client computer being programmed to display
15 said product descriptions, to receive a request from said
16 client user to display a product corresponding to a product
17 description displayed by said client computer, and to cause
18 a product hypertext link derived from a purchase transaction
19 record to be activated;
20 at least one of said server computers being
21 programmed to respond to activation of said product
22 hypertext link by causing said product to be sent to said
23 client computer.

1 7. A hypertext statement system in accordance with
2 claim 6, wherein:

3 said client computer is programmed to receive a
4 request from said client user to display transaction details
5 corresponding to a product description displayed by said
6 client computer and to cause a transaction detail hypertext
7 link corresponding to said product description to be
8 activated; and

9 said server computer is programmed to respond to
10 activation of said transaction detail hypertext link by
11 transmitting said transaction details to said client
12 computer as a transaction detail document.

1 8. A hypertext statement system in accordance with
2 claim 7, wherein:

3 said transaction detail document further comprises a
4 customer service form hypertext link;

5 said client computer is programmed to receive a
6 request from said client user to display a customer service
7 form and to cause said customer service form hypertext link
8 to be activated; and

9 said server computer is programmed to respond to
10 activation of said customer service form hypertext link by
11 transmitting said customer service form to said client
12 computer.

1 9. A hypertext statement system in accordance with
2 claim 6, wherein:

3 said statement document further comprises a customer
4 service form hypertext link;

5 said client computer is programmed to receive a
6 request from said client user to display a customer service

7 form and to cause said customer service form hypertext link
8 to be activated; and
9 said server computer is programmed to respond to
10 activation of said customer service form hypertext link by
11 transmitting said customer service form to said client
12 computer.

1 10. A method of operating a server computer in a
2 hypertext statement system comprising a client computer for
3 operation by a client user, and one or more server computers
4 for operation by a server user, said client computer and
5 said server computers being interconnected by a computer
6 network, said method comprising the steps of:
7 recording, at one of said server computers, purchase
8 transaction records in a database, each of said purchase
9 transaction records comprising a product description; and
10 transmitting a statement document comprising said
11 purchase transaction records to said client computer;
12 said client computer being programmed to display
13 said product descriptions, to receive a request from said
14 client user to display a product corresponding to a product
15 description displayed by said client computer, and to cause
16 a product hypertext link derived from a purchase transaction
17 record to be activated;
18 at least one of said server computers being
19 programmed to respond to activation of said product
20 hypertext link by causing said product to be sent to said
21 client computer.

1 11. A network payment system, comprising:
2 at least one buyer computer for operation by a user
3 desiring to buy a product; and

at least one payment computer for processing payment messages from said buyer computer;

said buyer computer and said payment computer being interconnected by a computer network;

said buyer computer being programmed to cause a payment message to be sent to said payment computer, said payment message comprising a product identifier identifying said product that said user desires to buy;

~~said payment computer being programmed to receive
said payment message, to cause an access message to be
created to enable said user to access said product, and to
record a purchase transaction record in said settlement
database;~~

said buyer computer being programmed to cause a request for purchase transaction records to be sent to said payment computer; and

said payment computer being programmed to receive said request for purchase transaction records and to cause a document derived from said purchase transaction records to be sent to said buyer computer.

12. A method of operating a payment computer in a network payment system comprising at least one buyer computer for operation by a user desiring to buy a product, and at least one payment computer for processing payment messages from said buyer computer, said method comprising the steps of:

receiving, at said payment computer, a payment message that said buyer computer has caused to be sent to said payment computer, said payment message comprising a product identifier identifying said product that said user desires to buy;

12 causing an access message to be created to enable
13 said user to access said product;
14 recording a purchase transaction record in said
15 settlement database;
16 receiving a request for purchase transaction records
17 that said buyer computer has caused to be sent to said
18 payment computer; and
19 causing a document derived from said purchase
20 transaction records to be sent to said buyer computer.

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